

**Information to identify the case:**

Debtor 1	<b>Edwin Mendez</b>		Social Security number or ITIN <b>xxx-xx-5170</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN <b>-----</b>
	First Name	Middle Name	Social Security number or ITIN <b>-----</b>
			EIN <b>-----</b>
United States Bankruptcy Court <b>Northern District of Illinois</b>			
Case number: <b>18-15033</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Edwin Mendez

August 28, 2018

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Edwin Mendez  
Debtor

Case No. 18-15033-CAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: arodarte  
Form ID: 318

Page 1 of 2  
Total Noticed: 49

Date Rcvd: Aug 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2018.

db +Edwin Mendez, 515 S Campbell, Apt 2, Chicago, IL 60612-3405  
26769742 +AMERCRED, 400 WEST LAKE STREET SUITE 111, ROSELLE, IL 60172-3574  
26769739 +ATG CREDIT, 1700 W CORTLAND ST STE 2, CHICAGO, IL 60622-1131  
26769765 +Advocate Health Care, 4001 Vollmer Rd, Olympia Flds, IL 60461-3168  
26769760 +American Coradius International, LLC, 35a Rust Ln, Boerne, TX 78006-8202  
26769743 +CAPITAL BANK,N.A, 1 CHURCH ST, ROCKVILLE, MD 20850-4190  
26769749 +CHASE AUTO, P.O. BOX 901003 CREDIT BUREAU DISPUTE PR, FORT WORTH, TX 76101-2003  
26769763 +Central Credit Services LLC, 9550 Regency Square Blvd Ste 500a, Jacksonville, FL 32225-8169  
26769746 +City of Chicago - Parking and red Light Tickets, 121 N. LaSalle Street, Chicago, IL 60602-1202  
26769755 +City of Chicago EMS, 33589 Treasury Center, Chicago, IL 60694-3500  
26769751 +Comcast (Xfinity), P.O. Box 3001, Southeastern, PA 19398-3001  
26769767 +Consultants in Cardiology & Electrophysiology LLC, 3545 W 95th St, Evergreen Park, IL 60805-2135  
26769752 +Edward Health Ventures, 26185 Network Place, Chicago, IL 60673-1261  
26769734 FIRST PREMIER BANK, c/o Jefferson Capital Systems LLC PO Box, c/o Linda Dold, Saint Cloud, MN 56302  
26769744 +IDOR-Bankruptcy Section, Po Box 851388, Minneapolis, MN 55485-1388  
26769748 +IL Tollway, PO Box 5544, Chicago, IL 60680-5491  
26769730 +ISAC, PO Box 6180, Indianapolis, IN 46206-6180  
26769771 +Illinois Dept of Healthcare & Family Services, 100 S. Grand Ave E, Springfield, IL 62762-1000  
26769735 +MERCHANTS CREDIT GUIDE, 223 W JACKSON BLVD # 700, Chicago, IL 60606-6914  
26769764 +MRS Associates, 3 Executive Campus, Suite 400, Cherry Hill, NJ 08002-4103  
26769762 #+Malcolm S. Gerald & Associates, 332 S Michigan Ave Ste 600, Chicago, IL 60604-4318  
26770355 +Monica Canon, 515 S Campbell, Chicago, IL 60612-3405  
26769729 +NATIONWIDE CREDIT & CO, 815 COMMERCE DR STE 270, OAK BROOK, IL 60523-8852  
26769766 +Naperville Radiologists, 6910 S Madison St, Willowbrook, IL 60527-5504  
26769757 +Pioneer Credit, PO Box 20, Perry, NY 14530-0020  
26769761 +Progressive Leasing Corporate, 256 West Date Drive, Draper, UT 84020-2315  
26770356 +Rachelle Mendez, 2154 Kemmerer Lane, Bolingbrook, IL 60490-5036  
26769772 +Rachelle Mendez c/o IL Dept of Human and Health Sv, 100 S Grand Ave East, Springfield, IL 62762-1000  
26769754 +Servpro, 100 Peters Rd, Bloomfield, CT 06002-1384  
26769733 Shindler, Keith S, 1990E ALGONQUIN180, Schaumburg, IL 60173  
26769758 +State Collection Service Inc, PO Box 1280, Oaks, PA 19456-1280  
26769768 +Transworld Systems, Po Box 17221, Wilmington, DE 19850-7221  
26769753 +U-Haul, PO Box 21501, Phoenix, AZ 85036-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRBKATZ.COM Aug 29 2018 05:13:00 Robert B Katz, ESQ, Law Offices Of Robert B Katz, 53 West Jackson Blvd, Suite 1334, Chicago, IL 60604-3548  
26769747 +EDI: PHINHARRIS Aug 29 2018 05:13:00 Arnold Scott Harris, 111 W. Jackson # 600, Chicago, IL 60604-3517  
26769732 +E-mail/Text: bankruptcy@cavps.com Aug 29 2018 01:30:55 CAVALRY PORTFOLIO SERV, 4050 E COTTON CENTER BLV, PHOENIX, AZ 85040-8862  
26769740 +EDI: CCS.COM Aug 29 2018 05:13:00 CREDIT COLLECTION SERV, 725 CANTON ST, NORWOOD, MA 02062-2679  
26769756 +E-mail/Text: comedbankruptcycgroup@exeloncorp.com Aug 29 2018 01:31:35 ComEd, 1919 Swift Drive, Oak Brook, IL 60523-1502  
26769770 +E-mail/Text: tuscolsup@fisglobal.com Aug 29 2018 01:31:33 Complete Payment Recovery Services, INC, 3500 5th Street, Northport, AL 35476-4723  
26769759 +EDI: CONVERGENT.COM Aug 29 2018 05:13:00 Convergent Outsourcing, Inc, Po Box 9004, Renton, WA 98057-9004  
26769737 +E-mail/Text: bknotice@ercbpo.com Aug 29 2018 01:30:28 ENHANCED RECOVERY CO L, 8014 BAYBERRY RD, JACKSONVILLE, FL 32256-7412  
26808367 +E-mail/Text: ISAC.Bankruptcy@illinois.gov Aug 29 2018 01:29:17 Illinois Student Assistance Commission, 1755 Lake Cook Rd, Deerfield, IL 60015-5209  
26769745 +EDI: IRS.COM Aug 29 2018 05:13:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
26769731 EDI: JEFFERSONCAP.COM Aug 29 2018 05:13:00 JEFFERSON CAPITAL SYST, 16 MCLELAND RD, SAINT CLOUD, MN 56303  
26769738 +EDI: PRA.COM Aug 29 2018 05:13:00 PORTFOLIO RECOV ASSOC, PO Box 41067, Norfolk, VA 23541-1067  
26769736 +E-mail/Text: bk@rgsfinancial.com Aug 29 2018 01:29:14 RGS FINANCIAL, PO Box 852039, Richardson, TX 75085-2039  
26769741 +EDI: SWCR.COM Aug 29 2018 05:13:00 SOUTHWEST CREDIT SYSTE, 5910 W PLANO PKWY STE 10, PLANO, TX 75093-2202  
26773570 +EDI: RMSC.COM Aug 29 2018 05:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
26769769 +EDI: AMSHER.COM Aug 29 2018 05:13:00 T mobile Bankruptcy Team, 600 Beacon Pkwy W ste 300, c/o Amsher Collections Services, Birmingham, AL 35209-3114

TOTAL: 16

District/off: 0752-1

User: arodarte  
Form ID: 318

Page 2 of 2  
Total Noticed: 49

Date Rcvd: Aug 28, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
26769750 ##+GLOBAL LENDING SERVICE, 5 CONCOURSE PKWY NE STE, ATLANTA, GA 30328-7104  
TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable.  
Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed.  
The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 30, 2018

Signature: /s/Joseph Speetjens

---

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2018 at the address(es) listed below:

Michael A Miller on behalf of Debtor 1 Edwin Mendez mmiller@semradlaw.com,  
ilnb.courtview@SLFCourtview.com  
Patrick S Layng USTPRegion11.ES. ECF@usdoj.gov  
Robert B Katz, ESQ rkatztrustee@gmail.com, rkatz@ecf.epiqsystems.com

TOTAL: 3